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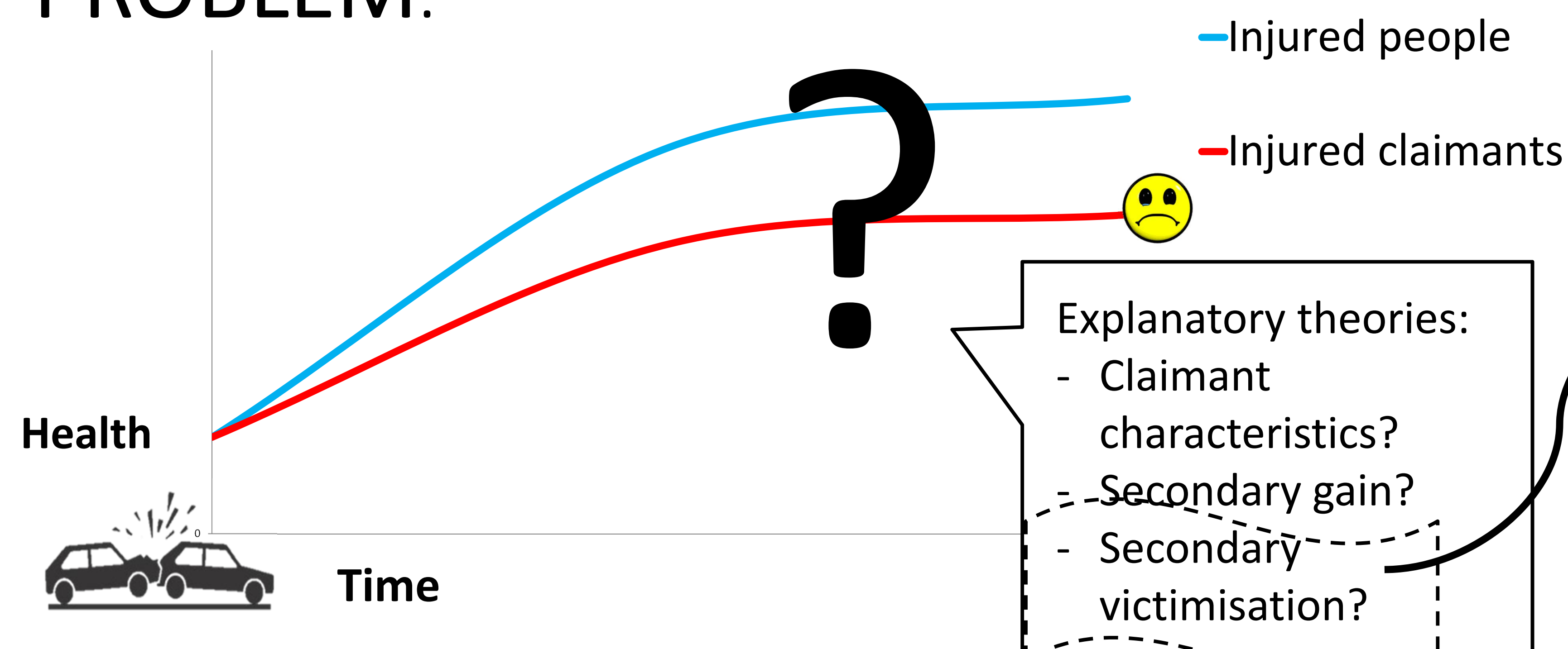
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Factors that challenge health for people involved in the compensation process following a motor vehicle crash: A longitudinal study

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PROBLEM:



Injured people who **claim compensation** have poorer health outcomes than those who do *not* claim compensation. Why?

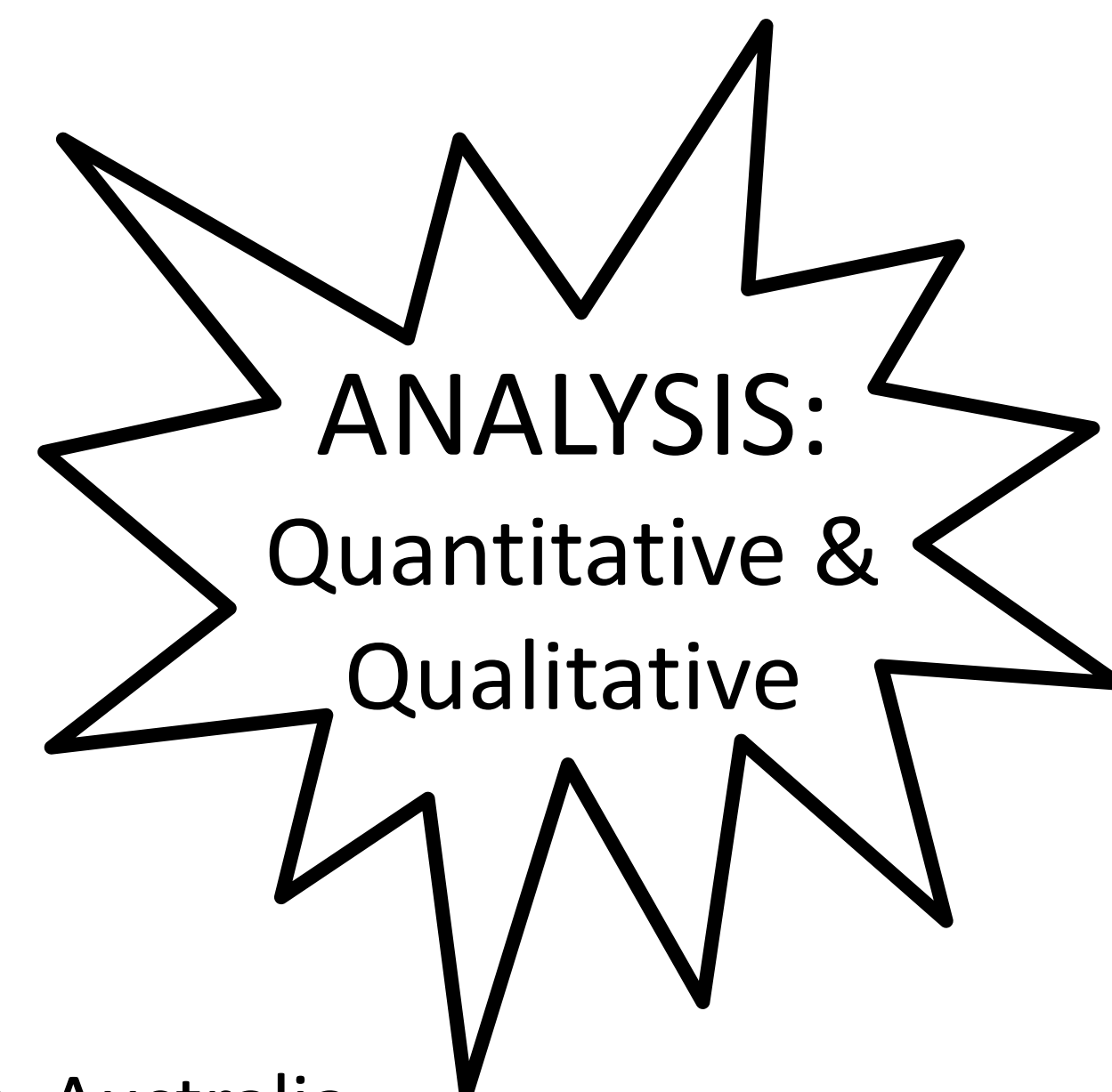
RESEARCH QUESTIONS:

1. Is interaction with **insurance company** associated with **anxiety**?
2. What is stressful about interaction with **insurance company**?

METHOD:

Participants:

- Injured persons following a motor vehicle crash
- With compensation claim
- > 18 years old
- Identified from claim database
- Motor Accident Authority, New South Wales, Australia



RESULTS:

Multiple regression analysis

Is interaction with insurance company associated with anxiety?

Independent variables	Anxiety/depressive mood (EQ5D)		
	2 months	12 months	24 months
Female gender	Adjusted Odds Ratios (Confidence Intervals) p < .05		2.5 (1.2 - 5.2)
Age			
Country of birth			
Education			
Socio-economic status			
Work status			
Poor pre-injury health status	5.1 (1.8 - 13.8)		
High catastrophizing	3.8 (2.3 - 6.4)	14.9 (6.3 - 35.1)	11.8 (5.0 - 27.8)
Injury severity (NISS)			
Whiplash injury			
Insurance company (6x)			
Previous claim			
Lawyer engagement	(not measured)	3.1 (1.8 - 5.4)	
Claim management dissatisfaction	1.9 (1.2 - 3.0)		2.7 (1.4 - 5.2)
Claim settlement			

Best predictor

Confirms research question

RESULTS:

Open, axial, selective coding

What is stressful about interaction with insurance company?

Label	Problem
Communication	<ul style="list-style-type: none"> • Claims managers difficult to get hold of, never returned calls • Lack of information: what to do, how to claim, what was paid
Compensation	<ul style="list-style-type: none"> • Reimbursements: not sufficient / delayed (e.g. loss of wages) • Claim settlement: too slow or too fast, pushed to settle
Medical	<ul style="list-style-type: none"> • Treatment approval: not approved or slow to be approved • Medical Investigations (e.g. pre-injury problems, medical history)
Paperwork	<ul style="list-style-type: none"> • Same information multiple times; duplicated forms • Too much; no assistance
Liability	<ul style="list-style-type: none"> • Discussions about the precise circumstances accident • Intrusive Questioning e.g. by a private investigator

CONCLUSION:

1. **Dissatisfaction with insurance company** is associated with anxiety. However, **catastrophizing** is a better predictor
→ **Screening catastrophizing may lead to better treatment**
2. Interaction with claims managers can be **stressful** as it contributes to **uncertainty** as to what to expect, **delays** in treatment, **financial insecurity**, and **administrative burden**
→ **Claims managers with proactive attitudes may reduce stress**

Work disability prevention?!